

Certificate Number: 16339-VAE-DE-036017340

Bankruptcy Case Number: 21-32894



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on September 24, 2021, at 10:53 o'clock PM EDT, Donovan S Smith completed a course on personal financial management given by internet by Second Bankruptcy Course, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Virginia.

Date: September 24, 2021 By: /s/Kelley Tipton

Name: Kelley Tipton

Title: Certified Financial Counselor